I/R Code 47 40
June 1981

Monthly Survey of

LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

This survey gives:

Monthly totals for the industry of ordinary sales volume, numbers of new ordinary policies, group sales volume under new or amended contracts, and — for the United States — industrial sales volume. The total ordinary sales volume in each state and province is also shown. Percent changes between the current period and the corresponding period of the previous year are shown.

Ordinary sales results of a group of companies that report three measures of sales performance — face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are shown.

The definition of new sales excludes revivals, increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (e.g., annuities and Canadian pension bonds). The ordinary data include mass-marketed ordinary business, and the group data are based on new or amended contracts and exclude additions to current contracts.

Comparisons with Previous Year

	FACE AMOUNT		NUMBER OF POLICIES		ANNUALIZED PREMIUM	
	Current month	Year to date	Current month	Year to date	Current month	Year to date
UNITED STATES						
Ordinary	123%	116%	106%	105%	117%	112%
Group	387%	167%				
Industrial	48%	56%	—	—	—	—
CANADA						
Ordinary	119%	110%	102%	100%	107%	104%
Group	97%	120%	—	—		

The industry totals are estimates based on monthly reports from: 166 companies operating in the United States representing 68 percent of the 1979 new ordinary volume sold in that country, 63 percent of the number of new ordinary policies, 80 percent of the volume of new or amended group contracts, and 30 percent of the new industrial volume; 46 companies operating in Canada representing 83 percent of the 1979 new ordinary volume, 82 percent of the number of new ordinary policies, and 79 percent of the volume of new or amended group contracts.

The 146 companies operating in the United States for which the monthly sales results for premiums, policies, volume, and their derived statistics are reported represent 67 percent of the 1979 United States ordinary volume and 61 percent of the ordinary policies sold; the 41 companies operating in Canada represent 77 percent of the 1979 Canadian ordinary volume and 75 percent of the policies. Since no industry data are available on total new ordinary premiums sold, the proportion of the premium total of each country represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

The groupings of ordinary companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1978. The in force categories of the ordinary groups and, in parentheses, the number of contributing companies or departments in each:

United States

- Group 1 — $10 billion or more (20)
- Group 2 — $4 billion to $10 billion (23)
- Group 3 — $2 billion to $4 billion (27)
- Group 4 — $1 billion to $2 billion (25)
- Group 5 — $500 million to $1 billion (18)
- Group 6 — Less than $500 million (22)

Canada

- Group 1 — $2 billion or more (14)
- Group 2 — $700 million to $2 billion (14)
- Group 3 — Less than $700 million (13)

Industry Sales

ORDINARY

Face Amount (in millions)

	1980	1981	1981/1980
January	$ 25,058	$ 27,468	110%
February	26,838	30,352	113
March	30,459	36,537	120
April	31,618	37,055	117
May	30,764	34,282	111
June	31,217	38,445	123
July	30,373		
August	29,348		
September	30,635		
October	34,215		
November	30,751		
December	39,837		
Year total	$371,113		
Year to date	$175,954	$204,139	116%

Number of Policies (in thousands)

	1980	1981	1981/1980
January	987	984	100%
February	1,107	1,145	103
March	1,229	1,379	112
April	1,201	1,267	105
May	1,168	1,166	100
June	1,190	1,261	106
July	1,142		
August	1,133		
September	1,176		
October	1,291		
November	1,126		
December	1,249		
Year total	13,999		
Year to date	6,882	7,202	105%

Face Amount by State (in thousands)

	Month	Year to date	1981/1980 Month	1981/1980 Year to date
Alabama	$ 743,044	$3,871,908	135%	120%
Alaska	99,085	405,852	133	117
Arizona	496,041	2,673,367	117	119
Arkansas	318,365	1,644,534	137	117
California	4,548,725	23,232,201	122	117
Colorado	647,276	3,645,471	118	120
Connecticut	579,587	3,122,236	121	117
Delaware	103,503	555,227	117	114
D.C.	125,122	596,859	111	100
Florida	1,897,285	9,636,529	132	121
Georgia	1,094,319	5,880,406	127	115
Hawaii	217,554	1,074,776	123	111
Idaho	167,589	931,598	120	117
Illinois	1,897,989	10,388,413	117	110
Indiana	802,268	4,536,688	121	116
Iowa	516,007	2,837,670	130	116
Kansas	454,159	2,377,910	125	115
Kentucky	460,929	2,535,512	124	112
Louisiana	986,638	4,822,331	145	124
Maine	131,313	692,906	116	104
Maryland	735,991	3,828,078	130	120
Massachusetts	820,978	4,395,288	125	116
Michigan	982,095	5,610,919	114	110
Minnesota	615,178	3,500,113	114	112
Mississippi	403,561	2,082,891	149	130
Missouri	740,793	3,994,507	123	116
Montana	$ 114,416	$ 662,111	119%	110%
Nebraska	334,054	1,868,713	124	119
Nevada	159,262	756,548	123	117
New Hampshire	142,900	781,657	116	114
New Jersey	1,196,715	6,629,745	114	111
New Mexico	215,388	1,094,903	129	113
New York	2,495,951	13,404,765	115	116
North Carolina	938,969	5,122,633	121	116
North Dakota	134,937	756,831	109	109
Ohio	1,641,179	8,927,440	124	111
Oklahoma	644,162	3,350,895	137	126
Oregon	364,443	2,018,031	101	112
Pennsylvania	1,622,621	8,538,650	117	109
Rhode Island	187,538	933,974	120	114
South Carolina	525,522	2,777,241	121	115
South Dakota	117,017	737,020	111	113
Tennessee	738,041	4,011,622	126	118
Texas	3,298,149	16,936,399	132	123
Utah	358,161	1,980,937	134	129
Vermont	67,367	355,683	123	105
Virginia	999,688	5,120,579	124	119
Washington	642,584	3,512,495	113	115
West Virginia	207,049	1,065,570	121	109
Wisconsin	620,413	3,445,840	125	110
Wyoming	92,628	474,026	132	112
U.S. TOTAL	$38,444,548	$204,138,498	123%	116%

GROUP

Face Amount (in millions)

	1980	1981	1981/1980
January	$ 13,345	$ 13,596	102%
February	10,483	12,462	119
March	15,320	15,589	102
April	10,099	11,010	109
May	9,602	12,837	134
June	14,932	57,713*	387
July	12,172		
August	15,023		
September	14,146		
October	12,156		
November	12,265		
December	30,641		
Year total	$170,184		
Year to date	$ 73,781	$123,207	167%

*Includes $40,000 million FEGLI

INDUSTRIAL

Face Amount (in millions)

	1980	1981	1981/1980
January	$ 293	$ 157	54%
February	324	154	47
March	354	219	62
April	346	189	55
May	291	202	69
June	276	133	48
July	257		
August	273		
September	274		
October	218		
November	196		
December	173		
Year total	$3,275		
Year to date	$1,884	$1,054	56%

UNITED STATES

Ordinary Sales Results of 146 Companies

	ANNUALIZED PREMIUM (in thousands)		FACE AMOUNT (in thousands)		NUMBER OF POLICIES		PREMIUM PER $1,000		AVERAGE SIZE POLICY		PREMIUM PER POLICY		1981/1980 Annualized premium	1981/1980 Face amount	1981/1980 Number of policies	1981/1980 Premium per $1,000	1981/1980 Average size policy	1981/1980 Premium per policy	
	1980	1981	1980	1981	1980	1981	1980	1981	1980	1981	1980	1981							
January	$ 227,503	$ 242,415	$ 16,875,280	$ 18,499,764	609,435	606,807	$13.48	$13.10	$27,690	$30,487	$373	$399	107%	110%	100%	97%	110%	107%	January
February	232,927	252,466	17,980,662	20,420,124	677,666	700,259	12.95	12.36	26,533	29,161	344	361	108	114	103	96	110	105	February
March	264,965	302,041	20,381,905	24,599,866	748,439	844,583	13.00	12.28	27,233	29,127	354	358	114	121	113	94	107	101	March
April	262,296	300,253	21,156,140	25,028,758	734,798	781,540	12.40	12.00	28,792	32,025	357	384	114	118	106	97	111	108	April
May	254,766	278,529	20,558,531	23,025,557	720,122	714,174	12.39	12.10	28,549	32,241	354	390	109	112	99	98	113	110	May
June	266,197	310,209	20,847,993	25,743,267	732,662	770,034	12.77	12.05	28,455	33,431	363	403	117	123	105	94	117	111	June
July	259,592		20,291,956		705,776		12.79		28,751		368								July
August	248,132		19,629,334		701,690		12.64		27,974		354								August
September	261,072		20,518,227		727,722		12.72		28,195		359								September
October	280,811		22,832,638		780,016		12.30		29,272		360								October
November	257,535		20,611,219		688,606		12.49		29,932		374								November
December	344,275		26,592,675		763,071		12.95		34,850		451								December
Year total	$3,160,071		$248,276,560		8,590,003		$12.73		$28,903		$368								Year total
Year to date	$1,508,654	$1,685,913	$117,800,511	$137,317,336	4,223,122	4,417,397	$12.81	$12.28	$27,894	$31,086	$357	$382	112%	117%	105%	96%	111%	107%	Year to date
135 Ordinary Companies or Departments																			
January	$ 187,529	$ 197,884	$ 13,980,371	$ 15,549,258	390,047	363,879	$13.41	$12.73	$35,843	$42,732	$481	$544	106%	111%	93%	95%	119%	113%	January
February	185,923	198,199	14,501,928	16,689,667	417,257	407,104	12.82	11.88	34,755	40,996	446	487	107	115	98	93	118	109	February
March	211,359	232,184	16,486,788	19,858,804	459,341	478,791	12.82	11.69	35,892	41,477	460	485	110	120	104	91	116	105	March
April	211,324	239,186	17,189,739	20,816,063	462,647	477,762	12.29	11.49	37,155	43,570	457	501	113	121	103	93	117	110	April
May	203,326	220,229	16,632,706	19,136,453	436,031	421,264	12.22	11.51	38,146	45,426	466	523	108	115	97	94	119	112	May
June	214,398	247,171	17,096,310	21,613,985	448,478	454,889	12.54	11.44	38,121	47,515	478	543	115	126	101	91	125	114	June
July	209,751		16,674,524		431,791		12.58		38,617		486								July
August	196,414		15,867,326		405,566		12.38		39,124		484								August
September	205,974		16,570,827		423,262		12.43		39,150		487								September
October	225,282		18,800,896		481,374		11.98		39,057		468								October
November	203,710		16,773,368		409,763		12.14		40,934		497								November
December	289,420		22,803,628		497,586		12.69		45,829		582								December
Year total	$2,544,410		$203,378,411		5,263,143		$12.51		$38,642		$483								Year total
Year to date	$1,213,859	$1,334,853	$ 95,887,842	$113,664,230	2,613,801	2,603,689	$12.66	$11.74	$36,685	$43,655	$464	$513	110%	119%	100%	93%	119%	111%	Year to date
Group 1 — Month	$ 139,219	$ 158,357	$ 10,701,173	$ 13,449,075	288,899	294,439	$13.01	$11.77	$37,041	$45,677	$482	$538	114%	126%	102%	90%	123%	112%	Group 1 — Month
Year to date	$ 773,410	$ 838,507	$ 59,180,102	$ 68,936,462	1,668,770	1,651,485	$13.07	$12.16	$35,463	$41,742	$463	$508	108%	116%	99%	93%	118%	110%	Year to date
Group 2 — Month	$ 38,163	$ 45,761	$ 2,952,245	$ 3,706,542	68,851	70,451	$12.93	$12.35	$42,879	$52,612	$554	$650	120%	126%	102%	96%	123%	117%	Group 2 — Month
Year to date	$ 226,496	$ 251,226	$ 17,399,937	$ 20,161,438	422,938	415,273	$13.02	$12.46	$41,141	$48,550	$536	$605	111%	116%	98%	96%	118%	113%	Year to date
Group 3 — Month	$ 19,726	$ 24,012	$ 1,751,500	$ 2,445,737	49,978	46,168	$11.26	$ 9.82	$35,045	$52,975	$395	$520	122%	140%	92%	87%	151%	132%	Group 3 — Month
Year to date	$ 116,657	$ 135,673	$ 9,970,006	$ 13,527,689	278,153	282,811	$11.70	$10.03	$35,844	$47,833	$419	$480	116%	136%	102%	86%	133%	115%	Year to date
Group 4 — Month	$ 11,625	$ 12,473	$ 1,118,708	$ 1,262,057	23,624	25,226	$10.39	$ 9.88	$47,355	$50,030	$492	$494	107%	113%	107%	95%	106%	100%	Group 4 — Month
Year to date	$ 64,364	$ 72,803	$ 6,084,995	$ 6,844,796	142,283	141,363	$10.58	$10.64	$42,767	$48,420	$452	$515	113%	112%	99%	101%	113%	114%	Year to date
Group 5 — Month	$ 3,337	$ 4,299	$ 315,133	$ 459,495	9,849	11,597	$10.59	$ 9.36	$31,996	$39,622	$339	$371	129%	146%	118%	88%	124%	109%	Group 5 — Month
Year to date	$ 19,998	$ 22,683	$ 1,865,429	$ 2,455,021	63,007	68,942	$10.72	$ 9.24	$29,607	$35,610	$317	$329	113%	132%	109%	86%	120%	104%	Year to date
Group 6 — Month	$ 2,328	$ 2,269	$ 257,551	$ 291,079	7,277	7,008	$ 9.04	$ 7.80	$35,392	$41,535	$320	$324	97%	113%	96%	86%	117%	101%	Group 6 — Month
Year to date	$ 12,934	$ 13,961	$ 1,387,373	$ 1,738,824	38,650	43,815	$ 9.32	$ 8.03	$35,896	$39,686	$335	$319	108%	125%	113%	86%	111%	95%	Year to date
22 Combination Companies or Departments																			
Excluding weekly premium ordinary																			
January	$ 38,946	$ 40,819	$ 2,856,581	$ 2,872,653	207,068	209,996	$13.63	$14.21	$13,795	$13,680	$188	$194	105%	101%	101%	104%	99%	103%	January
February	45,701	50,799	3,425,762	3,654,508	245,217	258,851	13.34	13.90	13,970	14,118	186	196	111	107	106	104	101	105	February
March	52,030	65,916	3,837,362	4,646,101	270,780	324,763	13.56	14.19	14,172	14,306	192	203	127	121	120	105	101	106	March
April	49,750	58,261	3,923,094	4,139,177	257,838	274,204	12.68	14.08	15,215	15,095	193	212	117	106	106	111	99	110	April
May	49,455	55,730	3,858,799	3,821,475	261,693	265,568	12.82	14.58	14,746	14,390	189	210	113	99	101	114	98	111	May
June	49,493	59,680	3,677,508	4,047,526	258,389	280,084	13.46	14.74	14,232	14,451	192	213	121	110	108	110	102	111	June
July	47,821		3,555,102		251,895		13.45		14,113		190								July
August	49,696		3,700,351		274,502		13.43		13,480		181								August
September	52,872		3,875,826		280,404		13.64		13,822		189								September
October	53,350		3,967,008		275,152		13.45		14,418		194								October
November	52,075		3,783,339		259,319		13.76		14,590		201								November
December	52,776		3,726,399		243,033		14.16		15,333		217								December
Year total	$593,965		$44,187,131		3,085,290		$13.44		$14,322		$193								Year total
Year to date	$285,375	$331,205	$21,579,106	$23,181,446	1,500,985	1,613,466	$13.22	$14.29	$14,377	$14,367	$190	$205	116%	107%	107%	108%	100%	108%	Year to date
Weekly premium ordinary																			
Month	$ 2,306	$ 3,358	$ 74,175	$ 81,756	25,795	35,061	$31.09	$41.07	$ 2,876	$ 2,332	$ 89	$ 96	146%	110%	136%	132%	81%	108%	Month
Year to date	$ 9,420	$ 19,855	$ 333,563	$ 471,660	108,336	200,242	$28.24	$42.10	$ 3,079	$ 2,355	$ 87	$ 99	211%	141%	185%	149%	76%	114%	Year to date

CANADA

Industry Sales

ORDINARY

	Face Amount (in thousands)			Number of Policies		
	1980	1981	1981/1980	1980	1981	1981/1980
January	$ 2,436,473	$ 2,467,476	101%	68,160	63,671	93%
February	2,819,554	3,030,374	107	86,975	85,076	98
March	3,145,401	3,413,527	109	90,804	96,954	107
April	3,115,136	3,402,618	109	92,069	90,145	98
May	3,061,616	3,405,245	111	89,813	90,090	100
June	3,239,525	3,851,365	119	94,302	96,409	102
July	2,996,466			87,109		
August	2,631,786			72,363		
September	2,885,429			83,755		
October	3,547,925			104,301		
November	3,649,922			102,154		
December	3,729,927			90,501		
Year total	$37,259,160			1,062,306		
Year to date	$17,817,705	$19,570,605	110%	522,123	522,345	100%

Face Amount by Province (in thousands)

			1981/1980	
	Month	Year to date	Month	Year to date
Alberta	$ 518,119	$ 2,483,931	130%	117%
British Columbia	399,474	2,079,754	108	105
Manitoba	150,767	711,449	105	102
New Brunswick	69,639	373,017	104	97
Newfoundland	45,062	215,098	138	125
Nova Scotia	84,605	436,516	109	108
Ontario	1,275,331	6,377,119	119	108
Prince Edward Is.	14,553	68,392	140	116
Quebec	1,187,129	6,270,159	121	113
Saskatchewan	106,686	555,170	114	105
Canada total	$3,851,365	$19,570,605	119%	110%

GROUP

Face Amount (in thousands)

	1980	1981	1981/1980
January	$ 1,130,678	$ 1,273,432	113%
February	1,429,436	2,672,926	187
March	2,029,081	2,210,724	109
April	1,603,988	1,464,208	91
May	904,290	1,421,568	157
June	2,318,715	2,240,971	97
July	1,689,295		
August	2,153,086		
September	2,110,371		
October	1,667,875		
November	1,719,377		
December	3,511,262		
Year total	$22,267,458		
Year to date	$ 9,416,192	$11,283,829	120%

Ordinary Sales Results of 41 Companies

	ANNUALIZED PREMIUM (in thousands)		FACE AMOUNT (in thousands)		NUMBER OF POLICIES		PREMIUM PER $1,000		AVERAGE SIZE POLICY		PREMIUM PER POLICY		1981/1980						
	1980	1981	1980	1981	1980	1981	1980	1981	1980	1981	1980	1981	Annualized premium	Face amount	Number of policies	Premium per $1,000	Average size policy	Premium per policy	
January	$ 17,226	$ 16,798	$ 1,815,115	$ 1,803,898	50,046	45,049	$ 9.49	$ 9.31	$36,269	$40,043	$344	$373	98%	99%	90%	98%	110%	108%	January
February	20,486	20,903	2,108,901	2,273,413	64,054	62,208	9.71	9.19	32,924	36,545	320	336	102	108	97	95	111	105	February
March	22,860	23,639	2,359,698	2,498,722	66,448	66,419	9.69	9.46	35,512	37,621	344	356	103	106	100	98	106	103	March
April	21,440	23,051	2,308,760	2,567,114	66,551	66,352	9.29	8.98	34,692	38,689	322	347	108	111	100	97	112	108	April
May	21,109	22,291	2,266,562	2,533,089	65,046	65,228	9.31	8.80	34,846	38,834	325	342	106	112	100	95	111	105	May
June	23,300	24,831	2,451,470	2,868,269	69,449	69,504	9.50	8.66	35,299	41,268	335	357	107	117	100	91	117	107	June
July	20,914		2,249,299		63,544		9.30		35,398		329								July
August	17,998		1,956,119		52,059		9.20		37,575		346								August
September	19,712		2,137,079		59,850		9.22		35,707		329								September
October	25,461		2,649,823		75,960		9.61		34,884		335								October
November	25,404		2,721,997		73,915		9.33		36,826		344								November
December	27,024		2,873,553		67,495		9.40		42,574		400								December
Year total	$262,934		$27,898,376		774,417		$ 9.42		$36,025		$340								Year total
Year to date	$126,421	$131,513	$13,310,506	$14,544,505	381,594	374,760	$ 9.50	$ 9.04	$34,881	$38,810	$331	$351	104%	109%	98%	95%	111%	106%	Year to date
Group 1—Month	$ 17,075	$ 17,793	$ 1,780,656	$ 1,927,616	52,507	50,945	$ 9.59	$ 9.23	$33,913	$37,837	$325	$349	104%	108%	97%	96%	112%	107%	Group 1—Month
Year to date	$ 94,398	$ 96,803	$ 9,831,322	$10,076,345	288,697	280,245	$ 9.60	$ 9.61	$34,054	$35,955	$327	$345	103%	102%	97%	100%	106%	106%	Year to date
Group 2—Month	$ 4,974	$ 5,216	$ 528,388	$ 657,039	12,675	13,117	$ 9.41	$ 7.94	$41,687	$50,091	$392	$398	105%	124%	103%	84%	120%	102%	Group 2—Month
Year to date	$ 24,120	$ 25,280	$ 2,634,042	$ 3,097,632	66,559	66,287	$ 9.16	$ 8.16	$39,575	$46,731	$362	$381	105%	118%	100%	89%	118%	105%	Year to date
Group 3—Month	$ 1,251	$ 1,822	$ 142,426	$ 283,614	4,267	5,442	$ 8.78	$ 6.42	$33,378	$52,116	$293	$335	146%	199%	128%	73%	156%	114%	Group 3—Month
Year to date	$ 7,903	$ 9,430	$ 845,142	$ 1,370,528	26,338	28,228	$ 9.35	$ 6.88	$32,088	$48,552	$300	$334	119%	162%	107%	74%	151%	111%	Year to date

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Monthly Survey of LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

This survey gives:

Monthly totals for the industry of ordinary sales volume, numbers of new ordinary policies, group sales volume under new or amended contracts, and—for the United States—industrial sales volume. The total ordinary sales volume in each state and province is also shown. Percent changes between the current period and the corresponding period of the previous year are shown.

Ordinary sales results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are shown.

The definition of new sales excludes revivals, increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (e.g., annuities and Canadian pension bonds). The ordinary data include mass-marketed ordinary business, and the group data are based on new or amended contracts and exclude additions to current contracts.

Comparisons with Previous Year

	FACE AMOUNT		NUMBER OF POLICIES		ANNUALIZED PREMIUM	
	Current month	Year to date	Current month	Year to date	Current month	Year to date
UNITED STATES						
Ordinary	118%	116%	98%	104%	109%	111%
Group	137%	163%	—	—	—	—
Industrial	52%	55%	—	—	—	—
CANADA						
Ordinary	122%	112%	100%	100%	112%	105%
Group	88%	115%	—	—	—	—

The industry totals are estimates based on monthly reports from: 166 companies operating in the United States representing 68 percent of the 1979 new ordinary volume sold in that country, 63 percent of the number of new ordinary policies, 80 percent of the volume of new or amended group contracts, and 30 percent of the new industrial volume; 46 companies operating in Canada representing 83 percent of the 1979 new ordinary volume, 82 percent of the number of new ordinary policies, and 79 percent of the volume of new or amended group contracts.

The 146 companies operating in the United States for which the monthly sales results for premiums, policies, volume, and their derived statistics are reported represent 67 percent of the 1979 United States ordinary volume and 61 percent of the ordinary policies sold; the 41 companies operating in Canada represent 77 percent of the 1979 Canadian ordinary volume and 75 percent of the policies. Since no industry data are available on total new ordinary premiums sold, the proportion of the premium total of each country represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

The groupings of companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1978. The in force categories and, in parentheses, the number of contributing companies or departments in each:

UNITED STATES

Ordinary companies or departments

- Group 1—$10 billion or more (20)
- Group 2—$4 billion to $10 billion (23)
- Group 3—$2 billion to $4 billion (27)
- Group 4—$1 billion to $2 billion (25)
- Group 5—$500 million to $1 billion (18)
- Group 6—Less than $500 million (22)

Home service companies or departments

- Group 7—$25 billion or more (2)
- Group 8—$5 billion to $25 billion (4)
- Group 9—Less than $5 billion (16)

CANADA

- Group 1—$2 billion or more (14)
- Group 2—$700 million to $2 billion (14)
- Group 3—Less than $700 million (13)

Industry Sales

ORDINARY

	Face Amount (in millions)			Number of Policies (in thousands)		
	1980	1981	1981/1980	1980	1981	1981/1980
January	$ 25,058	$ 27,468	110%	987	984	100%
February	26,838	30,352	113	1,107	1,145	103
March	30,459	36,537	120	1,229	1,379	112
April	31,618	37,055	117	1,201	1,267	105
May	30,764	34,282	111	1,168	1,166	100
June	31,217	38,445	123	1,190	1,261	106
July	30,373	35,776	118	1,142	1,124	98
August	29,348			1,133		
September	30,635			1,176		
October	34,215			1,291		
November	30,751			1,126		
December	39,837			1,249		
Year total	$371,113			13,999		
Year to date	$206,327	$239,915	116%	8,024	8,326	104%

Face Amount by State (in thousands)

			1981/1980					1981/1980	
	Month	Year to date	Month	Year to date		Month	Year to date	Month	Year to date
Alabama	$ 679,746	$4,551,654	123%	120%	Montana	$ 116,632	$ 778,743	126%	112%
Alaska	62,538	468,390	93	113	Nebraska	325,135	2,193,848	133	121
Arizona	492,212	3,165,579	121	120	Nevada	130,400	886,948	99	114
Arkansas	284,612	1,929,146	120	117	New Hampshire	130,912	912,569	107	113
California	4,214,100	27,446,301	120	117	New Jersey	1,106,414	7,736,159	106	110
Colorado	650,710	4,296,181	127	121	New Mexico	180,369	1,275,272	107	112
Connecticut	546,592	3,668,828	114	116	New York	2,252,029	15,656,794	110	115
Delaware	106,096	661,323	134	117	North Carolina	869,184	5,991,817	119	117
D.C.	114,714	711,573	120	103	North Dakota	135,992	892,823	122	111
Florida	1,794,241	11,430,770	123	121	Ohio	1,497,907	10,425,347	114	111
Georgia	993,682	6,874,088	120	115	Oklahoma	606,841	3,957,736	130	126
Hawaii	187,508	1,262,284	111	111	Oregon	363,406	2,381,437	128	114
Idaho	142,181	1,073,779	105	115	Pennsylvania	1,499,290	10,037,940	113	110
Illinois	1,805,763	12,194,176	117	111	Rhode Island	161,971	1,095,945	118	115
Indiana	802,247	5,338,935	117	116	South Carolina	478,550	3,255,791	120	115
Iowa	525,730	3,363,400	126	117	South Dakota	112,480	849,500	106	112
Kansas	419,153	2,797,063	121	116	Tennessee	667,214	4,678,836	109	116
Kentucky	436,338	2,971,850	109	112	Texas	2,981,492	19,917,891	125	124
Louisiana	911,073	5,733,404	129	124	Utah	383,498	2,364,435	130	129
Maine	124,448	817,354	118	106	Vermont	60,427	416,110	107	105
Maryland	667,629	4,495,707	121	120	Virginia	938,790	6,059,369	126	120
Massachusetts	744,610	5,139,898	107	114	Washington	572,137	4,084,632	113	115
Michigan	960,743	6,571,662	110	110	West Virginia	198,960	1,264,530	129	112
Minnesota	632,373	4,132,486	108	112	Wisconsin	597,500	4,043,340	110	110
Mississippi	357,423	2,440,314	133	130	Wyoming	68,373	542,399	98	110
Missouri	683,886	4,678,393	118	116	U.S. TOTAL	$35,776,251	$239,914,749	118%	116%

GROUP

Face Amount (in millions)

	1980	1981	1981/1980
January	$ 13,345	$ 13,596	102%
February	10,483	12,462	119
March	15,320	15,589	102
April	10,099	11,010	109
May	9,602	12,837	134
June	14,932	57,713*	387
July	12,172	16,670	137
August	15,023		
September	14,146		
October	12,156		
November	12,265		
December	30,641		
Year total	$170,184		
Year to date	$ 85,953	$139,877	163%

*Includes $40,000 million FEGLI

INDUSTRIAL

Face Amount (in millions)

	1980	1981	1981/1980
January	$ 293	$ 157	54%
February	324	154	47
March	354	219	62
April	346	189	55
May	291	202	69
June	276	133	48
July	257	133	52
August	273		
September	274		
October	218		
November	196		
December	173		
Year total	$3,275		
Year to date	$2,141	$1,187	55%

UNITED STATES

Ordinary Sales Results of 146 Companies

	ANNUALIZED PREMIUM (in thousands)		FACE AMOUNT (in thousands)		NUMBER OF POLICIES		PREMIUM PER $1,000		AVERAGE SIZE POLICY		PREMIUM PER POLICY		1981/1980						
	1980	1981	1980	1981	1980	1981	1980	1981	1980	1981	1980	1981	Annualized premium	Face amount	Number of policies	Premium per $1,000	Average size policy	Premium per policy	
January	$ 227,503	$ 242,415	$ 16,875,280	$ 18,499,764	609,435	606,807	$13.48	$13.10	$27,690	$30,487	$373	$399	107%	110%	100%	97%	110%	107%	January
February	232,927	252,466	17,980,662	20,420,124	677,666	700,259	12.95	12.36	26,533	29,161	344	361	108	114	103	95	110	105	February
March	264,965	302,041	20,381,905	24,599,866	748,439	844,583	13.00	12.28	27,233	29,127	354	358	114	121	113	94	107	101	March
April	262,296	300,253	21,156,140	25,028,758	734,798	781,540	12.40	12.00	28,792	32,025	357	384	114	118	106	97	111	108	April
May	254,766	278,529	20,558,531	23,025,557	720,122	714,174	12.39	12.10	28,549	32,241	354	390	109	112	99	98	113	110	May
June	266,197	310,209	20,847,993	25,743,267	732,662	770,034	12.77	12.05	28,455	33,431	363	403	117	123	105	94	117	111	June
July	259,592	284,233	20,291,956	23,909,752	705,776	691,449	12.79	11.89	28,751	34,579	368	411	109	118	98	93	120	112	July
August	248,132		19,629,334		701,690		12.64		27,974		354								August
September	261,072		20,518,227		727,722		12.72		28,195		359								September
October	280,811		22,832,638		780,016		12.30		29,272		360								October
November	257,535		20,611,219		688,606		12.49		29,932		374								November
December	344,275		26,592,675		763,071		12.95		34,850		451								December
Year total	$3,160,071		$248,276,560		8,590,003		$12.73		$28,903		$368								Year total
Year to date	$1,768,246	$1,970,146	$138,092,467	$161,227,088	4,928,898	5,108,846	$12.80	$12.22	$28,017	$31,558	$359	$386	111%	117%	104%	95%	113%	108%	Year to date

124 Ordinary Companies and 11 Ordinary Departments of Home Service Companies

Total group																			**Total group**
Month	$ 209,751	$ 226,529	$ 16,674,524	$ 20,105,468	431,791	415,621	$12.58	$11.27	$38,617	$48,375	$486	$545	108%	121%	96%	90%	125%	112%	**Month**
Year to date	$1,423,610	$1,561,382	$112,562,366	$133,769,698	3,045,592	3,019,310	$12.65	$11.67	$36,959	$44,305	$467	$517	110%	119%	99%	92%	120%	111%	**Year to date**
Group 1 — Month	$ 135,569	$ 140,916	$ 10,303,478	$ 12,333,738	277,532	262,741	$13.16	$11.43	$37,125	$46,943	$488	$536	104%	120%	95%	87%	126%	110%	Group 1 — Month
Year to date	$ 908,979	$ 979,423	$ 69,483,580	$ 81,270,200	1,946,302	1,914,226	$13.08	$12.05	$35,700	$42,456	$467	$512	108%	117%	98%	92%	119%	110%	Year to date
Group 2 — Month	$ 38,370	$ 41,980	$ 3,008,931	$ 3,271,268	67,000	64,161	$12.75	$12.83	$44,909	$50,985	$573	$654	109%	109%	96%	101%	114%	114%	Group 2 — Month
Year to date	$ 264,866	$ 293,206	$ 20,408,868	$ 23,432,706	489,938	479,434	$12.98	$12.51	$41,656	$48,876	$541	$612	111%	115%	98%	96%	117%	113%	Year to date
Group 3 — Month	$ 19,161	$ 23,338	$ 1,676,796	$ 2,386,134	45,156	44,585	$11.43	$ 9.78	$37,133	$53,519	$424	$523	122%	142%	99%	86%	144%	123%	Group 3 — Month
Year to date	$ 135,818	$ 159,011	$ 11,646,802	$ 15,913,823	323,309	327,396	$11.66	$ 9.99	$36,024	$48,607	$420	$486	117%	137%	101%	86%	135%	116%	Year to date
Group 4 — Month	$ 11,081	$ 13,807	$ 1,112,403	$ 1,338,596	24,249	24,791	$ 9.96	$10.31	$45,874	$53,995	$457	$557	125%	120%	102%	104%	118%	122%	Group 4 — Month
Year to date	$ 75,445	$ 86,610	$ 7,197,398	$ 8,183,392	166,532	166,154	$10.48	$10.58	$43,219	$49,252	$453	$521	115%	114%	100%	101%	114%	115%	Year to date
Group 5 — Month	$ 3,103	$ 3,890	$ 309,663	$ 453,265	10,556	12,260	$10.02	$ 8.58	$29,335	$36,971	$294	$317	125%	146%	116%	86%	126%	108%	Group 5 — Month
Year to date	$ 23,101	$ 26,573	$ 2,175,092	$ 2,908,286	73,563	81,202	$10.62	$ 9.14	$29,568	$35,815	$314	$327	115%	134%	110%	86%	121%	104%	Year to date
Group 6 — Month	$ 2,467	$ 2,598	$ 263,253	$ 322,467	7,298	7,083	$ 9.37	$ 8.06	$36,072	$45,527	$338	$367	105%	122%	97%	86%	126%	109%	Group 6 — Month
Year to date	$ 15,401	$ 16,559	$ 1,650,626	$ 2,061,291	45,948	50,898	$ 9.33	$ 8.03	$35,924	$40,498	$335	$325	108%	125%	111%	86%	113%	97%	Year to date

22 Home Service Companies and Departments

Excluding weekly premium ordinary

Total group																			**Total group**
Month	$ 47,821	$ 54,993	$ 3,555,102	$ 3,743,747	251,895	248,777	$13.45	$14.69	$14,113	$15,049	$190	$221	115%	105%	99%	109%	107%	116%	**Month**
Year to date	$ 333,196	$ 386,198	$ 25,134,208	$ 26,925,193	1,752,880	1,862,243	$13.26	$14.34	$14,339	$14,458	$190	$207	116%	107%	106%	108%	101%	109%	**Year to date**
Group 7 — Month	$ 26,718	$ 31,614	$ 2,251,761	$ 2,251,777	102,933	106,371	$11.87	$14.04	$21,876	$21,169	$260	$297	118%	100%	103%	118%	97%	114%	Group 7 — Month
Year to date	$ 183,162	$ 215,974	$ 15,713,342	$ 16,096,858	724,160	771,091	$11.66	$13.42	$21,699	$20,875	$253	$280	118%	102%	106%	115%	96%	111%	Year to date
Group 8 — Month	$ 11,717	$ 11,719	$ 664,122	$ 783,291	81,622	67,533	$17.64	$14.96	$ 8,137	$11,599	$144	$174	100%	118%	83%	85%	143%	121%	Group 8 — Month
Year to date	$ 78,199	$ 89,133	$ 4,702,062	$ 5,597,819	521,286	540,068	$16.63	$15.92	$ 9,020	$10,365	$150	$165	114%	119%	104%	96%	115%	110%	Year to date
Group 9 — Month	$ 9,386	$ 11,660	$ 639,219	$ 708,679	67,340	74,873	$14.68	$16.45	$ 9,492	$ 9,465	$139	$156	124%	111%	111%	112%	100%	112%	Group 9 — Month
Year to date	$ 71,835	$ 81,091	$ 4,718,804	$ 5,230,516	507,434	551,084	$15.22	$15.50	$ 9,299	$ 9,491	$142	$147	113%	111%	109%	102%	102%	104%	Year to date

Weekly premium ordinary

Month	$ 2,020	$ 2,711	$ 62,330	$ 60,537	22,090	27,051	$32.41	$44.78	$ 2,822	$ 2,238	$ 91	$100	134%	97%	122%	138%	79%	110%	**Month**
Year to date	$ 11,440	$ 22,566	$ 395,893	$ 532,197	130,426	227,293	$28.90	$42.40	$ 3,035	$ 2,341	$ 88	$ 99	197%	134%	174%	147%	77%	113%	**Year to date**